The approximately 15,000 Hutterites living in the United States and Canada have a long history of development. Their founder, Jacob Hutter, became a martyr in 1536 in what is now Czechoslovakia. From Czechoslovakia, the Hutterites moved to the Ukraine in 1770 and to the United States in 1874. Hutterite philosophy emphasizes both modern and traditional ideas. Modern ideas permit the utilization and ownership of combines, tractors, trucks, telephones to communicate with other Hutterite communes and the outside world, as well as automobiles to transport people. Tradition resides in Hutterite systems of governing their people, language utilized on the bruderhof (commune), communal ownership of property, education of children, and religious beliefs to support their way of living. A central Hutterite belief is conscientious objection to participation in war. Hutterites wish to be segregated from the larger society and maintain their right to educate offspring as they see fit. Character development, morality, and Christian ethics are highly significant in Hutterite education. Teachers live on the commune, serve as models to their pupils, and teach in a manner which is accountable to God. Hutterites formal education ends at age 16, but selected adults take high school and university correspondence courses. (NEC)
PHILOSOPHY OF HUTTERITE EDUCATION

By

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PHILOSOPHY OF HUTTERITE EDUCATION

Hutterites living in the United States and Canada have a lone history of development. Their originator Jacob Hutter became a martyr in 1536 in Central Europe in what is now Czechoslovakia. Today, there are approximately 15,000 Hutterites. From Czechoslovakia, the Hutterites moved to the Ukraine in 1770 and then to the United States in 1874.

Hutterite philosophy emphasizes both modern ideas as well as tradition. Modern ideas emphasize the utilization and ownership of self-propelled combines to cut grain; tractors with hydraulic lifts to plow, disk, harrow, and pull grain drills; trucks to haul grain; telephones to communicate with other Hutterite communes and with the outside world; as well as automobiles to transport people.

Tradition resides in Hutterite systems of governing their own people, language utilized on the bruderhof, communal ownership of property, education of their children on the commune, as well as religious belief to support their ways of living. Communion is spiritual and emphasizes common ownership of property due to love of members on the bruderhof.

Communal Ownership of Property

From each according to their ability, to each according to their needs has long been an ideal emphasized by selected philosophers in ancient, medieval, renaissance, and modern times. Each Hutterite commune has collective ownership of property, not individual endeavors; Communes individually are economically independent from any other Hutterite Commune. The livestock raised and the crops produced provide for economic self-sufficiency for the commune, rather than being dependent upon others in society.
Communal ownership of property is based on Biblical beliefs. The sharing of goods within a commune separates the Hutterites from other Mennonite groups such as the Old Order Amish, the General Conference Mennonites, the Mennonite Brethren, among the other sects. In Acts 4:32-37 in the New Testament, members of the early Christian church shared their property. The Hutterite religion then has a Biblical basis: for their own economic system based on the collective, rather than capitalism or the free enterprise system. However, in selling farm products to the outside world, competition is involved. The Hutterites sell livestock and grain at market prices to buyers in society. To truly be competitive, the Hutterites may sell farm products to non-Hutterites at below established market prices. Feelings of resentment by merchants in small cities may be in evidence when their food items are higher in price than those sold by a commune.

Hutterites on a commune live frugally. Hard work, thrift, and effort go into the making of Hutterite beliefs.

On the bruderhof we may again distinguish between the farm activities proper, the care for food, shelter, and clothing (in this regard the Hutterites of today continue these practices of old: see Bertha Clark's study), and the different crafts which brought in some needed cash for farm enlargement and "the paying of taxes. As far as the farms were concerned, we meet here again the rationality of a large-scale enterprise. Nothing was wasted; everything was carefully used. For instance, hides came from the slaughterhouse to the tannery, and from there to the harness makers, cobblers, pouch makers, etc. Wool was sent to the women who spun it and then sent it on to the weavers or cloth makers and thence to the tailors. Since cooking was done for the entire Bruderhof (150-200 adults plus all the children) utmost economy was possible and practiced. Diener der Notdurft (q.v.), without ever having learned modern techniques of shop organization, soon developed an admirable tradition of efficiency, on the farm level supported also by the Weinzierl, the foreman or work clerk who supervised all agricultural labor. ¹

Through diligence, Hutterites have made unproductive farm land productive. Non-Hutterite neighbors may view a commune as being expansionist. The Canadian government in 1947 passed a law in which a new Hutterite settlement could not be built closer than forty miles from a parent commune.

The Communal system of property ownership on a Hutterite commune is based on love and caring rather than secular beliefs. The old, the infirm, and the ill are taken care of on the commune and not in nursing homes or homes for the aged. The elderly and retired are looked up to in respect. They have contributed their efforts toward the commune in their younger working years. With old age and retirement, these people are given special treats of food and respect for their thinking. Old age of Hutterites is not a time to dispose of these individuals to retirement centers and nursing homes.

A commune emphasizes the concept of self-sufficiency rather than interdependence. Each member during the working years has definite tasks to perform. These tasks include carpentry, weaving cloth, baking, making saddles, shoe and boot making, blacksmithing, and general farm and house work. Concern for the needs of commune members is paramount. Unselfish dedication to the work at hand and to believers in the Hutterite faith is stressed.

Hutterites for centuries have been looked upon as being gold farmers. Thus, in 1770 Catherine the Great invited Hutterite farmers to settle in the Ukraine. To encourage Hutterite migration to the Ukraine, Catherine the Great promised the Hutterites exemption from military service, economic aid, and independence from secular government rule. The Hutterites stayed in Russia until 1874 when these exemptions and privileges were revoked. From thence, the Hutterites migrated to the United States and Canada.
According to the Mennonite Encyclopedia, very different from the interpretation of Christian community of things temporal as expressed in the first section (A) of this article is the position of the Hutterite brotherhoods who have been practicing full community of goods most successfully for more than 400 years (established in 1528), with some decades of interruption in Russia in the mid-19th century. Except for the monastic way of community living with its totally different spirit this is the only example in church history (and secular history as well) where a group (once about 50,000, today 10,000) has successfully carried out such an organization of complete community of goods for so long of a time. Whenever the Brethren gave up this form of living due to tremendous pressure from the outside declined, whenever they organized again they thrived. Still today their Bruderhof (q.v.) are shining examples proving that, on a right foundation, such a life is not only possible but very satisfying to its participants.

The Hutterites and Conscientious Objection to War

A central belief in Hutterite philosophy is opposition to participation in any and all wars. One attraction, along with others, in getting Hutterites to leave Czechoslovakia and migrate to the Ukraine in 1770 was the promise for 100 years of exemption from military service. Hutterite philosophy here emphasizes the Ten Commandments in "Thou shalt not kill." The Sermon on the Mount (Matthew 5:41,) further emphasizes conscientious objection to war such as in "Love your enemies, bless them that curse you, do good to them that hate you, and pray for them which despitefully use you and persecute you. That you may be the children of your father which is in heaven." Local draft boards during times of conscription classify Hutterite young men as conscientious objectors to do civilian instead of military service. The civilian service is approved.

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by the federal government. Peaceful means rather than military methods are advocated in resolving conflicts.

Hutterites have strong convictions pertaining to conscientious objections to war. After the 100 year promise of the Russian government for Hutterite exemption (as well as other Mennonite groups) from military service, a migration of their people to the United States in 1874, occurred. Noncombatant service in the military is equally opposed by the Hutterites for their young men during times of conscription. Hutterites believe they are pilgrims, rather than permanent residents, on the planet earth. As a pilgrim, migration and persecution in life are a reality. Young men during times of conscription may be ridiculed for being "yellow bellied cowards".

Hutterites pray for their government and governmental leaders as well as for peace. They believe that problems are solved by praying to God. Hutterites believe in "Vengeance is mine; I will repay." Thus from the Bible, vengeance or getting even with others is God's prerogative not the role of the human being.

Gross³ wrote pertaining to World War I and intolerance toward the Hutterites:

³ War has always turned men into beasts, and that is why Christians will have nothing to do with war.
At home the molestation was almost as bad. The colonies Here attacked by mobs, and some of the elders beaten and abused. Although the proper steps had been taken to register everyone of legal age, this did not seem to case the situation to any extent. Since the Hutterites Here of German stock, their uninformed neighbors naturally thought that they refused merely because the war was against Germany. It was not even safe to go to town, as they were threatened in many Hays. They were

reduced to eating dark bread ground from whole rye. Their livestock was confiscated and sold on the market for Red Cross money, of which they discovered later the Red Cross actually obtained only a small share. It was simple daylight robbery inflicted on people who would not defend themselves. It was the same Satanism which broke out in Europe during every war. During the war all three groups of Hutterites lived in South Dakota in fairly close confinement, and even appointed a group of delegates to go to Washington with a signed petition to see President Wilson about their unhappy status.

Hutterite Governance

Each religious or secular society needs a system of laws, rules, and regulations. The Hutterites in the Ukraine from 1770 to 1874 had much freedom to govern themselves and live according to Biblical and Hutterite philosophy. Communes individually then provide a system of government to regulate human behavior. At the apex of Hutterite rule is the minister. He is chosen by lot just as Matthias was chosen by lot to replace Judas as one of the twelve disciples (Acts 1:15-26). The minister does not eat with other members of the commune in the communal kitchen. He talks to members if a rule has been violated, according, to Hutterite standards. The minister preaches sermons in the German language. The building for religious service is also utilized to educate the Hutterite children on the commune. The building is tree from statues, decorations, and ornaments. Simplicity, rather than ornamental, is prized in Hutterite religious services.

The business manager of the commune has considerable contact with the outside world. He must secure fair prices for farm crops, animals, and other products sold from the commune. The business manager must know the worth and value of farm products in order to achieve financial growth
for the commune. When farm implements are purchased as well as supplies needed in farming, the business manager must be certain that excess money is not paid for these items. The business manager must be well versed in Biblical knowledge, as well as in the economic world. He eats with members of the commune in the communal kitchen. The business manager says prayer before and after all meals for communal members.

The work supervisor on a Hutterite commune places its members at appropriate jobs. He needs to know abilities of each member in selecting individuals to do specific tasks. Several men are then involved in doing the field work, such as plowing, disking, and seeding the land. At harvest time these workers will combine the wheat, oats, barley, or corn. Other men may make shoes or equipment for the farm. Workers are needed to milk the cows, feed the pigs, take care of the laying hens, and tend to the needs of sheep. Generally, modern farm equipment is utilized in working with livestock. For example, in milk production, cows are milked with pipeline milkers in which human hands do not come in contact with the milk. The milk goes directly from the milker on the cow to a bulk milk tank for storage. A bulk milk truck picks up the milk in which it goes by vacuum using a hose from the hulk milk tank to the truck. Modern methods are also used in egg production. Six to eight laying hens are in each metal cage. The eggs laid drop gently out of the cage onto a conveyor belt. Ten thousand hens may be housed in one laying house. The farmer "gathering the eggs", presses a button which sets the conveyor belt in motion which brings the eggs to one end of the hen house. The Hutterite farmer can then quickly take the eggs from the conveyor belt and put them gently into an egg crate. The crates of eggs may then be taken to town to sell or be sold to nearby consumers.
Women in a Hutterite commune sew dresses, trousers, and shirts. They take care of clothes washing, mending of clothes, canning of food, and preparation of meals, housework in general is taken care of by Hutterite women.

The role of the father is strictly different from that of the mother. The man is the head of the family. Since men eat with men, women with women, small children with their mothers, and older children at a table by themselves in a communal kitchen, the type of family arrangement of the Hutterites is quite different from other families in society.

Four families generally live under the roof of a house on the Hutterite commune. Each family has its own bedrooms and living room. No kitchen is actually needed, since eating is done in a communal kitchen. The communal kitchen has many conveniences, such as electric lights, running water, and a hot water heater.

Delicacies in food preparation are minimized. Simple nutritious meals are emphasized, John the Baptist (Matthew 3:4) did not eat fancy food. John the Baptist serves as a model in that he ate locusts and wild honey. Gluttony and drinking strong drinks is definitely taboo, except wine in moderation, Livestock raised on a Hutterite commune such as sheep, pigs, heifers and steers, geese, ducks, and turkeys provide food for commune members. Fresh as well as canned vegetables raised by Hutterites also provide commune members with nutritious food. Modern refrigeration keeps vegetables fresh. Self-sufficiency in raising food products is the rule, rather than the exception.

The minister is the leader in governing Hutterites; He speaks to Hutterite members who violate commune rules. Tradition is emphasized
here in terms of dress, customs, and religious beliefs. The business manager deals with economic affairs. A commune must prosper to feed, clothe, and shelter its members. The work supervisor also deals in economic matters on a commune by choosing specific and general roles for each adult commune member. Work done effectively and responsibly by each Hutterite is necessary in order to make for successful living on a commune.

Gross wrote:

• • • Our communal organization has enabled us to preserve the records of the past, and truest expression of the original spirit of the movement. Our colonies have provided the most satisfactory answers to the problems of religious living, and the perennial problem of maintaining separation from the world outside. He base our religious and social togetherness upon the apostolic record of Acts II in the New Testament, a record often misunderstood or deliberately distorted by selfish men who refuse to consider a complete surrender. It is true that we now operate our communes on a higher technical and economic level than was possible among the primitive Christians of the first century, but still the communal organization of production and consumption under the order and discipline of Christian love is the same as it has always been throughout the centuries.

The Collective Philosophy

Hutterite beliefs in the collective are based on the New Testament Book of Acts 4:32-37. Here, the early Christian church members shared their goods and owned them in common. Hutterites emphasize not being selfish or self-centered but working for the good of all. If a member is ill or due to a physical disability cannot work, the able Hutterites

^ Ibid., page 4.
fill the void or vacuum. In case of old age, elderly members are taken
care of for the rest of their life. In fact, these older commune members
receive special treats, especially when the business manager has come
back to the settlement after economic transactions with the outside
world have been taken care of; favorite of fruit and candy are then
brought to the commune by the business manager and these items are given
to the elderly in particular. Old age is honored and not frowned upon.
Old members are definitely not sent to nursing homes. Built in social
security is in evidence in Hutterite society. The social security,
however, does not consist of payments being made to the federal government.
More important is that Hutterites do not want governmental aid in any
form. Hutterites believe in being self-sufficient and not interdependent
with people outside the commune setting.

Wisdom then comes from mature older Hutterites. Early in their
lives, Hutterite children and young people learn - "honor thy father and
thy mother that thy days may be long upon the land which the Lord thy
God hast given thee." Direction for the young definitely comes from
parents and grandparents.

Food, clothing, and shelter needs are given to all members of the
Hutterite commune. Each has these needs. Meeting needs of individuals
on the commune are not based on wealth, ability to pay, and prestige.
A Hutterite who is ill may need attention from a medical doctor. This
necessity is provided for by the commune. The collective religious
philosophy provides for whatever is needed by any member of the commune.
Austere, not frivolous living is encouraged.
Hutterite members are rural and not urban or suburban orientated people. Upward mobility is not a concept possessed by Hutterites. To become wealthy and famous definitely do not exit as objectives either for any commune member. Eighth grade education is terminal. "The wisdom of this world is foolishness in God's sight."

Rural philosophy among the Hutterites emphasize concepts such as tractor, combine, plow, disk, seed lard, livestock, and self-sufficiency, whereas urban philosophies stress concepts such as apartments, escalators, elevators, interdependency, restaurants, traffic, interstate highways, supermarkets, and industry. Suburban philosophy would emphasize these concepts: spacious yards, upward mobility, the professions, two or three car garages, prestige, exclusive, country club, religiosity, and education.

Hutterite recreation emphasizes visiting among members of the commune as well as within the family. As commune members interact in work situations, opportunities to visit are in evidence. At meal times in the communal kitchen, commune members visit with each other. In their living quarters where each family has a living room and bedrooms, visiting occurs. Hutterite communal philosophy is emphasized in a close primary group in which individuals intimately interact with each other.

Furthermore, Hutterites do not patronize commercial places of recreation, such as viewing movies, bowling, playing racquetball or pool, or dancing. Going to a city to pursue commercial forms of recreation removes the closeness that commune members can have in living according to Biblical standards. Sunday is a day of rest with no work involved excepting taking care of livestock and food preparation responsibilities. Belonging to the Masonic Lodge, Shrine Club, Moose Lodge or other lodge organizations is strictly taboo. The commune represents the ideal to a Hutterite. Sharing of goods and not selfish acquisition is
the goal for commune members. Outsiders are discouraged from visiting a Hutterite colony. They definitely are not welcome. Extrinsic ideas, other than Hutterite philosophy, are not acceptable. There is no adultery, divorce, vandalism, thievery, and murder committed by Hutterite commune members. Hutterites abide by laws of the land or nation, as long as it does not conflict with their conscience. Thus, the United States and Canada has given Hutterites considerable latitude in governing their own communes and behavior. Informal rather than formal means of control of Hutterite members is emphasized.

Commune members, except for the business manager, have little to do with society in the outside world. To be a Christian means to live according to Acts 4:32-37 in the New Testament and that is to share with others on a commune. Each gives of talents possessed and each receives the necessities of life, regardless of contributions made by the elderly, the disabled, and the weak. More is to be expected of those who are well and possess talents, skills, and abilities.

Dress of men and women also provides an identity for Hutterites. Men wear beards and are dressed in black hats and trousers with suspenders. Their shirts are also plain in color (not stripes and check designs) but can be blue or other plain colors. Women wear long polka dot colored dresses, down to the ankles in length. A polka dotted head-dress is worn, since a woman's head needs to be covered while praying. The sleeves of the dress come to the elbows in length. A very high neckline is quite obvious in all women's clothing. In appearance, young Hutterite boys dress like their fathers and grandfathers, while Hutterite girls also dress like other women on the commune. A feeling of closeness to other commune members is then emphasized with sameness in dress for males and sameness in dress for females.
Hutterite Education

Hutterites maintain their right to educate offspring as they see fit. They are strongly opposed to state intervention and supervision of schools. Hutterites believe in rather complete separation of their people from society. Their members are indeed isolated from American and Canadian society.

Hutterites disagree strongly that public school education is superior to that of their own on the commune. This follows that Hutterite philosophy emphasizes that knowledge comes from God and not human being. The large world is sinful in the thinking of Hutterites. Crime, thievery, use of harmful drugs and tobacco, and juvenile delinquency abound in society, whereas Hutterites believe they do not experience these problems on the commune.

Hutterites wish to be segregated rather than integrated into the larger society. Values from society are not welcomed within the framework of Hutterite philosophy. The teaching of evolution is definitely taboo in Hutterite education. Rather, "In the beginning, God created the heavens and the earth". Also, "God created man in his own image." Man then did not evolve from simpler forms of life. "The fear of the Lord is the beginning of wisdom" and not theories and abstract ideas developed by human beings. "God has made foolish the wisdom of the wise," according to Hutterite philosophy.
The teacher of Hutterite children lives on the commune. He must teach in a manner which is accountable to God and not to man. The teacher does not teach subject matter alone, but is also a model and example to pupils. Hutterite formal education ends at age sixteen. However, selected adults take correspondence courses on the high school and university levels. To mix in classes with others in high schools and universities is forbidden. The outside world has too many vices such as the use of tobacco, harmful drugs, and alcohol. Juvenile delinquency and crime are rampant in society but these ills do not exist on a Hutterite commune. Character development, morality, and Christian ethics are highly significant in Hutterite education.

Hutterites are pacifists and do not participate in military services in times of draft and conscription of young men. The study and glorification of the military leaders in history is definitely taboo in Hutterite education. Hutterite experiences from wars have definitely not been pleasant. Already in 1618-1648 in the thirty year was, Hutterites experienced loss of property and the ravages of war. Also, during popular wars, such as World War I and World War II, Hutterites have experienced name calling and property seizures due to their young men being conscientious objectors in wartime.

On the commune, there is security from want of food, clothing, and shelter regardless of the physical health of the member. Safety needs then are provided within each Hutterite settlement. Hutterite education emphasizes concern for others in a collective society. A major goal of education must emphasize caring for others on the commune and omitting selfish desires. Also, a devout Hutterite separates the self from the outside world. The business manager basically alone has connections with the outside world for necessity reasons and that is to deal with economic
matters. Even then economics or the secular in dealing with the here and now is not separated from basic Biblical beliefs of the Hutterites. The business manager must have much knowledge about the Scriptures in answering questions from the outside world who question Hutterite philosophy.

Children are born evil and in sin. They become better individuals through influence of their teacher and other adults on the commune. “Train up a child in the way he should go and when he is old, he will not depart from it” – Proverbs 22:6. The ideal way is Hutterite philosophy which parents and other adults adhere to, The devout Hutterite inspires the young not to depart from the ideal and that ideal is the Hutterite way.

Children can be compared to plants in the garden. Plants need proper care, moisture, sunlight, and fertilizer to grow. Children also need appropriate education to achieve the Hutterite deal. Children are not a curse but a blessing which comes from God. A Christian collective environment nurtures the child, a God given gift. Hutterite parents have grave responsibilities in caring for what comes from God. Following Proverbs 22:6 is necessary in raising the child to conform and not reconstruct Hutterite philosophy. Children make mistakes and are selfish. Through education, the evilness is minimized. An idle mind is a devil's workshop, Thus, a child or adult needs to stay busy continuously in leisure time such as playing Biblical games, reading the Bible and other wholesome literature, sewing, knitting, and making clothes. Recreation off the commune must definitely be shunned. To be able to read, write, compute, and secure Biblical knowledge receives high
priorities in Hutterite education. Diligence on the part of pupils is stressed in school. Idleness is frowned upon.

Among the various Anabaptist groups of the 16th century, perhaps none had so much opportunity for a systematic Christian upbringing of the youth as the Hutterites, who on their large collective Bruderhof (q.v.) in Moravia could organize and systematically take care of the entire education from the nursery school to kindergarten and through the grades. Education beyond that was expressly declined as nonconductive to the fear of God—the highest goal of all Anabaptist education. That Hutterite education had a very high standard can still be seen from all their handwritten books, done with excellent penmanship, good spelling, skillful style, and as for contents, with excellent Bible knowledge and often deft arguments things not so commonly found among people of the 16th centuries.5

In Summary

Hutterites emphasize owning property in common, according to the early Christian church, described in Acts 4. A Biblical commonwealth philosophy is stressed among Hutterites on a commune. Thus in descending order of status;

1. The minister is the leader of a commune.

2. A business manager takes care of economic matters in linking the commune to the outside world.

3. A work supervisor places commune members in appropriate jobs. Economic matters are not separated from the Hutterite church and sacred matters. Hutterite schools reflect Hutterite philosophy in-terms of pupil diligence, the three R’s, as well as Biblical knowledge.

5 The Mennonite Encyclopedia, Volume 2, page 149.
Separation from others in the larger society is important for Hutterites to preserve culture. Outside influences such as the use of tobacco and harmful drugs, and alcohol, as well as divorce, crime, and delinquency does not affect Hutterite culture.

With difficult times in farming presently, it remains to be seen what will happen to Hutterite philosophy. It is definitely based on rural beliefs. The following news item clarifies problems Hutterites and other farmers have in society:

DEBT FORCES HUTTERITES TO SELL LAND

STAR CITY, SASK. -When the Hutterite colony here auctioned off 3,349 acres of fertile land recently, it was taken as proof that hard times were upon Canada's farmers.

Traditional Hutterite austerity, prudence and hard work were not enough to prevent the colonists from losing two-thirds of their land in late April. The group raised a little less than $1.5 million by auctioning off the land, some machinery and livestock, using the money to pay off increasing debts to banks brought on by high interest rates, according to a report in the New York Times.

"When the Hutterites get into difficulty, it is a pretty good indicator of what shape the prairie economy is in," said John Ryan, a professor at the University of Winnipeg, and an expert on the Hutterite economy.

THE GERMAN-SPEAKING Hutterites of central Saskatchewan are descended from Moravian Anabaptists who immigrated from Russia to the United States in 1874, and to Canada in World War I to escape the military draft. Today over 18,000 Hutterites inhabit 224 colonies in Saskatchewan and Alberta, and 8,000 others live in the United States.

Their clannishness and rejection of luxuries sometimes alienated rural neighbors, who also worried that the Hutterites were buying up too much of the land. But research by Ryan shows that the 2,980 Hutterites in Saskatchewan, for example, own only three-quarters as much land per capita as other farm families.

Attesting to the efficiency of the Hutterite farmers, Ryan found that Hutterites formed 6.1 percent of the rural population, and owned only 1.6 percent of the land, yet produced a quarter of the province's eggs, hogs and turkeys, among other commodities.

\[\text{Mennonite Weekly Review, Newton, Kansas, July 18, 1985, page 1.}\]
DESPITE THIS success, the Star City colony had to sell two-thirds of its land, leaving it with 1,760 acres. The auction price of about $380 an acre was hardly more than half what the property was worth four years ago.

John Tschetter, leader of the colony, attributed the financial problems less to falling commodity prices and rising fuel and seed costs than to crippling loan repayments.

"Mostly it's high interest," Tschetter said. "We have paid as high as 23 and three-quarters percent, and if you make a return of 5 or 10 percent, how can you afford to pay 23 and three-quarters percent? And those banks have no mercy on you."

Tschetter admitted that the $1.5 million raised was not enough to ensure the future. "It's the banks," he said. "Some times I think they can be as ruthless as the Mafia. you can beg and plead, but they say, You signed that line."
Selected References


